

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

RUYDA SWEIS

Debtor(s)

Case No. 15-07764

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 03/05/2015.
- 2) The plan was confirmed on 06/04/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 10/25/2018.
- 6) Number of months from filing to last payment: 44.
- 7) Number of months case was pending: 48.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$5,200.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$6,305.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS: **\$6,305.00**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,635.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$239.11
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$3,874.11**

Attorney fees paid and disclosed by debtor: \$365.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICAN CREDIT ACCEPTANCE	Unsecured	14,627.00	NA	NA	0.00	0.00
AMERICASH LOANS LLC	Unsecured	NA	1,542.79	1,542.79	154.27	0.00
BANK OF AMERICA	Unsecured	400.00	NA	NA	0.00	0.00
CASH ADVANCE	Unsecured	750.00	NA	NA	0.00	0.00
Chase	Unsecured	1,100.00	NA	NA	0.00	0.00
CITY OF CHICAGO DEPT OF REVENUE	Unsecured	4,300.00	4,353.05	4,353.05	435.27	0.00
Holy Cross Hospital	Unsecured	2,000.00	NA	NA	0.00	0.00
HONOR FINANCE	Unsecured	4,676.00	NA	NA	0.00	0.00
MCSI INC	Unsecured	250.00	NA	NA	0.00	0.00
MCSI INC	Unsecured	250.00	NA	NA	0.00	0.00
MCSI INC	Unsecured	250.00	NA	NA	0.00	0.00
MCSI INC	Unsecured	200.00	NA	NA	0.00	0.00
MONEY MUTUAL	Unsecured	400.00	NA	NA	0.00	0.00
MUNICIPAL COLLECTIONS OF AMERICA	Unsecured	337.00	NA	NA	0.00	0.00
MUNICIPAL COLLECTIONS OF AMERICA	Unsecured	250.00	NA	NA	0.00	0.00
MUNICIPAL COLLECTIONS OF AMERICA	Unsecured	67.00	NA	NA	0.00	0.00
NCEP LLC	Unsecured	10,000.00	15,159.81	15,159.81	1,515.86	0.00
Optimum Outcomes Inc	Unsecured	399.00	NA	NA	0.00	0.00
Optimum Outcomes Inc	Unsecured	131.00	NA	NA	0.00	0.00
Optimum Outcomes Inc	Unsecured	114.00	NA	NA	0.00	0.00
PINNACLE CREDIT SERVICE	Unsecured	511.00	NA	NA	0.00	0.00
REGION RECOVERY	Unsecured	168.00	NA	NA	0.00	0.00
SPRINT NEXTEL	Unsecured	300.00	534.50	534.50	53.45	0.00
ST ILLINOIS TOLLWAY AUTHORITY	Unsecured	NA	2,720.60	2,720.60	272.04	0.00
TCF BANK	Unsecured	200.00	NA	NA	0.00	0.00
TMobile	Unsecured	800.00	NA	NA	0.00	0.00
TSI 980	Unsecured	858.00	NA	NA	0.00	0.00
TSI 980	Unsecured	286.00	NA	NA	0.00	0.00
TSI 980	Unsecured	286.00	NA	NA	0.00	0.00
TSI 980	Unsecured	217.00	NA	NA	0.00	0.00
TSI 980	Unsecured	214.00	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
TSI 980	Unsecured	214.00	NA	NA	0.00	0.00
TSI 980	Unsecured	214.00	NA	NA	0.00	0.00
TSI 980	Unsecured	214.00	NA	NA	0.00	0.00
US CELLULAR	Unsecured	500.00	NA	NA	0.00	0.00
US DEPT OF ED GREAT LAKES	Unsecured	16,654.00	18,287.05	18,287.05	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$0.00	\$0.00	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$42,597.80	\$2,430.89	\$0.00

Disbursements:

Expenses of Administration	<u>\$3,874.11</u>	
Disbursements to Creditors	<u>\$2,430.89</u>	
TOTAL DISBURSEMENTS :		<u>\$6,305.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 02/26/2019

By: /s/ Tom Vaughn

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.